

**Information to identify the case:**

Debtor 1	<u>Akins Canty</u>	Social Security number or ITIN	xxx-xx-4888
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Akisha Canty</u>	Social Security number or ITIN	xxx-xx-7331
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-29782-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Akisha Canty

3/31/21

By the court: Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Akina Canty  
Akisha Canty  
Debtors

Case No. 15-29782-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Mar 31, 2021

Form ID: 3180WJ2

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Akina Canty, Akisha Canty, 118 Kingsberry Drive, Somerset, NJ 08873-4308
cr	+ Specialized Loan Servicing LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
515805339	+ Atlantic Crd, P O Box 13386, Roanoke, VA 24033-3386
515805342	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
515805345	+ Fertility & Gynecology PA IVF NJ, 81 Veronica Ave., Somerset, NJ 08873-3491
515805347	+ Labcorp, PO Box 2240, Burlington, NC 27216-2240
515805348	+ Lexus Financial, PO Box 555, Carol Stream, IL 60132-0555
515947088	+ Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
515805352	+ Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
516156755	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
515805359	Toyota Motor Credit Co, Address Not Available, Atlanta, GA 30309
515866866	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
515945836	+ U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 31 2021 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 31 2021 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515857424	EDI: GMACFS.COM	Apr 01 2021 00:28:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
515805335	+ EDI: GMACFS.COM	Apr 01 2021 00:28:00	Ally Financial, PO Box 78234, Phoenix, AZ 85062-8234
515805336	+ EDI: GMACFS.COM	Apr 01 2021 00:28:00	Ally Financial, P O Box 380901, Bloomington, MN 55438-0901
515805337	+ EDI: RMCB.COM	Apr 01 2021 00:28:00	Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
515805338	+ EDI: RMCB.COM	Apr 01 2021 00:28:00	American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
515961260	Email/PDF: resurgentbknofications@resurgent.com	Mar 31 2021 23:33:47	Ashley Funding Services LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515805340	EDI: JPMORGANCHASE	Apr 01 2021 00:28:00	Chase, PO Box 78420, Phoenix, AZ 85062
515805341	EDI: JPMORGANCHASE	Apr 01 2021 00:28:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
516002566	EDI: JPMORGANCHASE	Apr 01 2021 00:28:00	JPMORGAN CHASE BANK, N.A., CHASE RECORDS CENTER, ATTN:

District/off: 0312-3

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CORRESPONDENCE MAIL, MAIL CODE  
LA4-5555, 700 KANSAS LANE, MONROE, LA  
71203

516003175	Email/Text: Bankruptcy.Notices@pnc.com	Mar 31 2021 22:05:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-0570
515805351	Email/Text: Bankruptcy.Notices@pnc.com	Mar 31 2021 22:06:00	Pnc Bank, Po Box 5570, Cleveland, OH 44101
515805353	+ Email/Text: bankruptcy@savit.com	Mar 31 2021 22:07:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
515805354	+ Email/Text: bankruptcy@savit.com	Mar 31 2021 22:07:00	Savit Coll, 46 W Ferris St, East Brunswick, NJ 08816-2159
515805355	+ Email/Text: bankruptcy@savit.com	Mar 31 2021 22:07:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
515805356	+ EDI: RMSC.COM	Apr 01 2021 00:28:00	Synchrony Bank/PC Richards & Sons, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515805357	+ EDI: RMSC.COM	Apr 01 2021 00:28:00	Synchrony Bank/PC Richards & Sons, Po Box 965036, Orlando, FL 32896-5036
515805358	EDI: TFSR.COM	Apr 01 2021 00:28:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515805349		PC Richard & Son Synchrony Bank
515805350		PNC Bank
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr	*+	Specialized Loan Servicing LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
515805343	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
515805344	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
515805346	*+	Fertility & Gynecology PA IVF NJ, 81 Veronica Ave., Somerset, NJ 08873-3491
518134289	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Form ID: 3180WJ2

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Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Francesca Ann Arcure

on behalf of Creditor Specialized Loan Servicing LLC NJ\_ECF\_Notices@McCalla.com NJ\_ECF\_Notices@McCalla.com

John R. Morton, Jr.

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Paul H. Young

on behalf of Joint Debtor Akisha Canty ykassoc@gmail.com  
lesliebrown.paralegal@gmail.com,tkennedy@ymalaw.com,eperez@ymalaw.com,pyoung@ymalaw.com

Paul H. Young

on behalf of Debtor Akins Canty ykassoc@gmail.com  
lesliebrown.paralegal@gmail.com,tkennedy@ymalaw.com,eperez@ymalaw.com,pyoung@ymalaw.com

Rebecca Ann Solarz

on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Tammy L. Terrell

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

TOTAL: 9